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October 16, 2006

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FROM: JOHN P. O'BANION

RE: 09/839,745
IPS5019.01A

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I hereby certify that the enclosed:

1. AMENDMENT (29 PAGES)
2. Appendix A (5 PAGES)
3. Appendix B (6 PAGES)

are being facsimile transmitted to the United States Patent and Trademark Office (Fax No. 571-273-8300) on
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NUMBER OF PAGES SENT (INCLUDING COVER SHEET): 41

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No. : IPS5019.01A Confirmation No.: 1294
Applicant : MICHAEL J. HORGAN
Title : METHOD AND SYSTEM FOR UBIQUITOUS ENABLEMENT OF
ELECTRONIC CURRENCY
Filed : 04/19/2001
TC/A.U. : 3693
Examiner : JOCELYN GRIEMEL
Docket No. : IPS5019.01A
Cust. No. : 8156

Certificate of Mailing (37 CFR 1.8)

Mail Stop AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT

Dear Sir:

In response to the Office Action mailed on 07/14/2006, please amend the above-identified U.S. patent application as follows.

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks/Arguments begin on page 10 of this paper.

An **Appendix** (Appendix A and Appendix B) are attached following page 29 of this paper.